



महालक्ष्मी विकास बैंक लि. Mahalaxmi Bikas Bank Ltd.

(नेपाल राष्ट्र बैंकबाट "ख" वर्गको राष्ट्रियस्तरको इजाजत प्राप्त संस्था)

Durbar Marg, Kathmandu, Nepal
Phone : 01-4268719, Fax : 01-4269308

Interest Rates (p.a.)

Effective from : 17th August, 2021 (1st Bhadra, 2078)

A. Deposit	Interest Rate (p.a.)	Minimum Balance (NPR)	
Savings Accounts:			
Mahalaxmi Baivab Bachat Khata	5.50%	5000	
Mahalaxmi Karmachari Bachat Khata	4.50%	100	
Mahalaxmi Normal Saving	3.50%	100	
Mahalaxmi Special Saving	3.50%	100	
Mahalaxmi Grihalaxmi Bachat	3.50%	100	
Mahalaxmi Student Saving Account	3.50%	100	
Mahalaxmi Jestha Nagarik Bachat	3.50%	100	
Mahalaxmi Sambridhhi Bachat	3.50%	100	
Mahalaxmi Baal Bachat Khata	3.50%	100	
Mahalaxmi Pension Bachat Khata	3.50%	100	
Mahalaxmi Sharedhani Bachat	3.50%	100	
Mahalaxmi Remittance Bachat	3.50%	100	
Mero Bachat Khata	3.50%	-	
Mahalaxmi Premium Bachat	3.50%	100	
Mahalaxmi Dhana Barsa	3.50%	100	
Mahalaxmi Bhukampa Pidit Account	3.50%	-	
Mahalaxmi Samajik Surakshya Account	3.50%	-	
Mahalaxmi Bachat Khata	3.50%	100	
Mahalaxmi (Regular, Suraksha, Optional & Center Fund) Saving	3.50%	-	
Mahalaxmi Safety Saving	3.50%	2000	
Mahalaxmi Sunaulo Bachat	3.50%	2000	
Mahalaxmi Anmol Bachat	3.50%	1500	
Staff Salary Account	5.00%	-	
Mahalaxmi Online Saving	3.50%	-	
Margin Locker Account	3.50%	1000	
Mahalaxmi Dollar Saving Account	1.50%	-	
Call Deposit (upto)	1.75%		
Fixed Deposit Accounts			
Individual Fixed Deposit			
Fixed Deposit Account:	Interest Rate (p.a.)		
	Monthly	Quarterly	
3 months	6.75%	7.00%	
6 months to 9 months	7.25%	7.50%	
1 Year and Above	7.75%	8.00%	
Institutional Fixed Deposit			
Fixed Deposit Account:	Interest Rate (p.a.) Quarterly	For Bidding	
3 Months to 1 Year	7.50%	8.00%	
B. Loan & Advances			
Interest Rate (p.a.)			
Business OD/Industrial OD/ Working Capital/ Short Term Loan	Base rate+ upto 7%		
Business / Industrial Term Loan	Base rate+ upto 7%		
Mahalaxmi Udhyamshil Karja/Other Business Loan	Base rate+ upto 7%		
Auto Loan	Base rate+ upto 7%		
Hire Purchase Loan	Base rate+ upto 7%		
Education Loan	Base rate+ upto 7%		
Home Loan	Base rate+ upto 7%		
Gold and Silver Loan	Base rate+ upto 7%		
Loan Against Shares	Base rate+ upto 7%		
Deprived Sector Loan (Institutional)	Negotiable		
Deprived Sector Loan (Individual)	Base rate+ upto 7%		
Agriculture Loan (Term/OD)	Base rate+ upto 7%		
Personal Loan (Term/OD)/Home Equity Loan	Base rate+ upto 7%		
Other Loan	Base rate+ upto 7%		
Loan Against Fixed Deposit (Own)	Coupon Rate +2%		
Loan Against Government / NRB Securities	Coupon Rate +2%		
Consortium Loan	As per Consortium Decision		
Base rate as on Asadh End 2078	7.28%		
Fixed Interest Rate for individual term loan	Above 1 year and Upto 5 Years	Above 5 year and Up to 10 Years	Above 10 Years
Home Loan	10.99%	11.99%	12.99%
Auto Loan	10.99%	-	-
Other term Loan	11.49%	12.49%	13.49%

Notes:

- Penal will be charged as per the NRB circular.
- Customer availing personal term loan above 1 year tenure will have option to choose between fixed and floating rate
- Premium rate may be increased by 2% p.a. in the existing premium rate in case the loan account falls under watch-list & non-performing loan.

सबल बैंक, सफल सहकार्य